

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10697114
	Filing Date		2003-10-31
	First Named Inventor	Kight, et al.	
	Art Unit	3693	
	Examiner Name	TRAN, HAI	
	Attorney Docket Number	23952-0042	

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	1	3761682		1973-09-25	Barnes, et al.	
	2	3833885		1974-09-03	Gentile, et al.	
	3	3876864		1975-04-08	Clark, et al.	
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	5	4270042		1981-05-26	Case	
	6	4321672		1982-03-23	Braun, et al.	
	7	4642767		1987-02-10	Lerner	
	8	4758714		1988-07-19	Carlson, et al.	

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9	4791561		1988-12-13	Huber	
10	4823264		1989-04-18	Deming	
11	4926325		1990-05-15	Benton, et al.	
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13	4948174		1990-08-14	Thomson, et al.	
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20	5237159		1993-08-17	Stephens, et al.	
21	5283829		1994-02-01	Anderson	
22	5303149		1994-04-12	Janigian	
23	5326959		1994-07-05	Perazza	
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27	5504677		1996-04-02	Pollin	
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29	5677955		1997-10-14	Doggett, et al.	
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31	5710889		1998-01-20	Clark, et al.	
32	5727249		1998-03-10	Pollin	
33	5794221		1998-08-11	Egendorf	
34	5884288		1999-03-16	Chang, et al.	
35	5920647		1999-07-06	Kolling, et al.	
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40	5978780		1999-11-02	Watson	
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43	6044362		2000-03-28	Neely	
44	6098053		2000-08-01	Slater	
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46	6311170		2001-10-30	Embrey	
47	6317745		2001-11-13	Thomas, et al.	

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	1	20010037295		2001-11-01	Olsen	

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1	91/09370	WO		1999-06-27	Online Resources & Communications Corporation		<input type="checkbox"/>
2	401195573	JP	A	1989-08-07	Decentralized Processors for Transfer in Organ		<input type="checkbox"/>

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	1	Supplemental Information Disclosure Statement including declaration by Mark Johnson.	<input type="checkbox"/>
	2	Merriam-Webster's Collegiate Dictionary, 10th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	<input type="checkbox"/>
	3	WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, Vol. 4, No. 20, p. 167-168, extracted on Internet from Dialog file 47, Accession #02746427 on 12/19/2003.	<input type="checkbox"/>
	4	STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980, extracted from Internet from Corporate business source database on 1/28/2003.	<input type="checkbox"/>
	5	BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, Vol. 13, No. 1, Fall 1991, p 5-14.	<input type="checkbox"/>
	6	Press Release, "Federal Reserve System Docket No. R-0643 Regulation CC CFR Part 2 29 Availability of Funds and Collection of Checks, American Banker (pre-1997 Fulltext); New York, N.Y. October 27, 1988, Vol. 153, Issue. 211, extracted on Internet on 2/2/2005	<input type="checkbox"/>
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8	Huiyong et al., "Harcourt Brace Considers Sale of Some Assets----Chief Says Firm Discussing Potential Transactions, Thomson May Play Role", Wall Street Journal; New York; Apr. 26, 1990, extracted on the Internet from <a href="http://proquest.umi.com">http://proquest.umi.com</a> on 1/27/2003.	<input type="checkbox"/>
9	Tripp, Julie, "How to Lend Uncle Sam Your Money" PAGE: B1, The Oregonian; Portland, OR; Oct. 28, 1990), extracted from <a href="http://proquest.umi.com">http://proquest.umi.com</a> 07/16/2002.	<input type="checkbox"/>
10	Excerpts "Routing Symbol and Transit Number", page 109, Chapter 6-The Payment Function by Francis et al., published by American Bankers Association in 1998, 1997, 1996, 1995, and 1994.	<input type="checkbox"/>
11	"Official Routing Number Registrar - Routing Number Policy formulated jointly by American Bankers Association and the Federal Reserve System in 1976, pages 1-22.	<input type="checkbox"/>
12	"ABA Routing numbers", copy of web pages from <a href="http://www.aba.com">www.aba.com</a> .	<input type="checkbox"/>
13	GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	<input type="checkbox"/>
14	Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	<input type="checkbox"/>
15	TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989.	<input type="checkbox"/>
16	Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	<input type="checkbox"/>
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18	HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	<input type="checkbox"/>

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19	DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	<input type="checkbox"/>
20	CHURBUCK, David C., "Let your Fingers do the Banking," Forbes, August 19, 1991.	<input type="checkbox"/>
21	SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	<input type="checkbox"/>
22	SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	<input type="checkbox"/>
23	MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
24	Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	<input type="checkbox"/>
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26	KIGHT, PATRICIA, "Declaration Under 37 CFR 1.132, February 6, 2007.	<input type="checkbox"/>

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**EXAMINER SIGNATURE**

Examiner Signature	Date Considered
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Please see 37 CFR 1.97 and 1.98 to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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- ☐ See attached certification statement.
- ☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.
- ☒ None

**SIGNATURE**

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Rhett S. White/	Date (YYYY-MM-DD)	2007-04-13
Name/Print	Rhett S. White	Registration Number	59158

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